



FEDERAL ASSISTANCE AVAILABLE DURING THE RECOVERY FROM HURRICANE KATRINA

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

1-800-621-FEMA (3362)

TTY: 1-800-462-7585.

www.fema.gov

Benefits That May Be Available for Individuals and Households from FEMA

- **Temporary Housing** - Homeowners and renters may receive funds to rent a different place to live or a temporary housing unit when rental properties are not available.
- **Repair** - Homeowners may receive grants to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary.
- **Replacement** - Under rare conditions, homeowners may receive limited funds to replace their disaster damaged home.
- **Other Needs Assistance** - Applicants may receive grants for necessary and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that FEMA approves.

You should have as much of this information available as you can when you call

- The street address of your damaged property.
- Your current mailing address and a telephone number where you can be reached in the event you have been forced to relocate.
- Your Social Security Number.
- Your household's approximate gross income at the time of the flood or, if you are reporting business damages, the gross income of the business
- Information on the type of insurance coverage you have, particularly flood insurance.

Other Services Provided By FEMA

Legal Services

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims.

- Legal advice is limited to cases that will not produce a fee (i.e., these attorneys work without payment).
- Cases that may generate a fee are turned over to the local lawyer referral service.

The assistance that participating lawyers provide typically includes:

- Assistance with insurance claims (life, medical, property, etc.)
- Counseling on landlord/tenant problems
- Assisting in consumer protection matters, remedies, and procedures
- Replacement of wills and other important legal documents destroyed in a major disaster
- Services provided to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

Crisis Counseling

The Crisis Counseling Assistance and Training Program (CCP) is designed to provide supplemental funding to states for short-term crisis counseling services to people affected in presidentially declared disasters.

- The **immediate services** program is intended to enable the state or local agency to respond to the immediate mental health needs with screening, diagnostic, and counseling techniques, as well as outreach services such as public information and community networking.
- The **regular services** program is designed to provide up to nine months of crisis counseling, community outreach, and consultation and education services to people affected by a disaster.

NOTE: Please be aware that FEMA's phone number may be overloaded with calls, but keep trying until you get through, as FEMA registration is necessary for many benefits you may be eligible for.

SOCIAL SECURITY BENEFITS

Social Security Administration

1-800-772-1213 (TTY 1-800-325-0778)

The Social Security Administration is doing everything it can to ensure that monthly payments get to beneficiaries affected by Hurricane Katrina.

For Paper Checks

- The United States Postal Service (USPS) has suspended mail service in some areas damaged by Hurricane Katrina. USPS is establishing temporary mail

delivery stations until Thursday, September 8 so you can pick up your Social Security check. To help prevent identity fraud, USPS will ask you for a photo ID. Beginning Thursday, September 8, unclaimed checks will be forwarded, if a forwarding address is on file. Those that cannot be forwarded will be returned to the Social Security Administration.

- If you are not able to go to a temporary mail delivery station, you can go to any open Social Security office and request an immediate payment.

For Direct Deposit

- If you receive your Social Security payment by direct deposit, your Social Security payment is scheduled to be deposited to your account as usual. However, if you experience any difficulty getting your payment, you can go to any open Social Security office and request an immediate payment.

For more information on the nearest open Social Security office, you can call **1-800-772-1213 (TTY 1-800-325-0778)**.

EMERGENCY FOOD STAMP BENEFIT INFORMATION

Louisiana Department of Social Services

1-866-334-8304 (Questions only, including to find where to apply)

www.dss.state.la.us

The Disaster Food Stamp Program will be offered Friday, September 2-9, 2005.

- Applications for this program will be accepted in person at one of the 49 locations of the Department of Social Services' Office of Family Assistance Offices, 24 hours per day, during the 7 day period.
- Persons who come to apply should bring proof of identification, current address and proof of parish from which they have been displaced.
- Once the application is completed and processed (which should be completed during the office visit), you will receive a food stamp card for one month of benefits for September 2005 at the maximum allotment for the household size for families in affected parishes.
- If you are currently receiving benefits, you will receive additional benefits automatically on September 15—there is no need for you to come back to the office.
- If an applicant is elderly or disabled, please call the number above to arrange for a family member to go apply on his or her behalf.

UNEMPLOYMENT BENEFITS

Louisiana Department of Labor

1-800-818-7811 or 1-866-783-5567

www.LAWORKS.net (applications taken online)

NOTE: Texas and California are partnering with Louisiana to assist in taking claims.

Disaster Unemployment Assistance

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters.

- Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the presidential declaration date.
- These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.
- All unemployed individuals must register with the state's employment services office before they can receive DUA benefits.

National Emergency Grant For Dislocated Workers

The U.S. Department of Labor approved a \$62.1 million grant to the Louisiana Department of Labor to provide approximately 10,000 temporary jobs.

- The Labor Department approved the National Emergency Grant with an initial release of \$20.7 million, with the rest available at a later time.
- The funds will be used to create temporary jobs that will give paychecks to thousands of people affected by Hurricane Katrina.
- The grant will create jobs that assist with the clean up, repair and rebuilding of Southeast Louisiana
- The grant includes \$43.2 million for wages, \$6.48 million for fringe benefits and \$6.21 million for supplies and supportive services.
- The temporary jobs will be in service to the general public and will include public service employment such as general maintenance labor, childcare and school food service center assistance.
- Participants will be paid \$9 per hour for up to 40 hours per week, including fringe benefits.
- The 10,000 individuals will be eligible to participate for up to 12 weeks.

RECEIVING MAIL

United States Postal Service

1-800-ASK-USPS (1-800-275-8777)

- The Postal Service wants to re-connect displaced and evacuated Hurricane Katrina victims with their mail.
- As it begins to restore mail delivery in areas where it is safe to do so, the Postal Service is asking customers unable to receive delivery at their permanent address to file a change of address.
- The quickest and easiest method to file a change of address is electronically. Customers who can, should utilize the Postal Service's Internet or Telephone Change of Address option. It's quick, convenient, secure, and will start the process of redirecting mail to your new address within 24 hours. Electronic

change of addresses can be filed online at <http://www.usps.com/> or by calling 1-800-ASK-USPS (1-800-275-8777).

- Hurricane victims in areas without telephone service or internet access should go to the nearest post office, complete a change-of-address form, and submit it to a postal retail associate at the counter or mail it postage free.

TAX BENEFITS

Internal Revenue Service

Disaster Relief Toll Free Number: 1-866-562-5227, Open 7:00 am to 10:00 pm

Taxpayers who have sustained losses may qualify for certain tax benefits. Check with the IRS to be sure, but here are some details of what you may qualify for because of this disaster.

- Losses from a declared disaster may be deducted from federal income tax return for the year in which the disaster occurred, or a taxpayer may elect to deduct the loss for the preceding tax year, which could help provide a faster return. If the loss was sustained from a declared disaster, the taxpayer may choose which of those two tax years provides the better tax advantage.
- In order to deduct a casualty loss, the amount of the loss must exceed 10 percent of the adjusted gross income for the tax year by at least \$100.
- Affected taxpayers generally will have until Oct. 31, 2005, to file tax returns and submit tax payments. The IRS will abate interest and any late filing or late payment penalties that would otherwise apply.
- This relief includes the Sept. 15 due date for estimated taxes and for calendar-year corporate returns with automatic extensions.
- Disaster relief payments to individuals, including certain hazard mitigation payments, can be excluded from taxable income.
- Also, insurance payments or other compensation for damaged or destroyed property may not be taxable if those payments are used to acquire new property.
- IRS Publication 3833 (Disaster Relief) provides guidance on charitable deductions for disaster relief donations. IRS Publications 547 and 2194 address the tax treatment of disasters and casualty losses. These brochures are available at <http://www.irs.gov>.

SMALL BUSINESS ADMINISTRATION DISASTER LOANS

U.S. Small Business Administration

1-800-659-2955 or (TTY) (800) 877-8339

www.sba.gov

SBA can make low-interest loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance.

- **Home Disaster Loans** to homeowners and renters to repair or replace disaster-related damages to home or personal property.
- **Business Physical Disaster Loans** to business owners to repair or replace

disaster-damaged property, including inventory, and supplies.

- **Economic Injury Disaster Loans** to provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period.

NOTE: Businesses may apply directly to the Small Business Administration for possible disaster assistance, but individuals should first register with FEMA.

RED CROSS ASSISTANCE

1-800-GET-INFO (800-438-4636)

You can also go to your local Red Cross Chapter.

www.redcross.org

The Red Cross is operating temporary shelters in 147 locations in Louisiana currently and they have 2,628 volunteers working in Louisiana today. Red Cross has announced two new programs to help fill the gap in this extraordinary disaster until FEMA Family Assistance Programs become available.

Special Transient Accommodations Assistance Program

- If your primary residence was in a specific designated area affected by Hurricane Katrina, you may be eligible for assistance from Red Cross for up to 14 days lodging.
- This program is designed for people who have a financial need and are from a specific area identified by FEMA by zip code.
- Contact Red Cross for additional information, or, if you are already in a hotel, contact your hotel front desk. Information about this program has been faxed to many hotels/ motels that may be hosting evacuees.
- If a shelter is available in the area that you are currently staying, and they have space available, this program may not be available.

Individual Supporting Assistance Program

- If you are not in a shelter, and have evacuated from the effected area, you may be eligible for a one time lump sum payment based on your family size to help cover food and other living expenses.